REMARKS

This application has been reviewed in light of the Office Action dated

September 27, 2007. Claims 1-7, 14-16, and 19-22 are presented for examination, with

Claims 1, 5, 14-16, 19, and 21 being in independent form. Favorable reconsideration is

requested.

The Office Action states that Claims 1-7, 14-16, and 19-22 are rejected under

§ 103(a) as being unpatentable over Archived Web Pages allegedly dated August 16, 2000

(*Yahoo!*), in view of U.S. Patent No. 6,052,468 (*Hillhouse*). Applicants submit that

independent Claims 1, 5, 14-16, 19, and 21, together with the claims dependent therefrom,

are patentably distinct from the cited prior art for at least the following reasons.

The aspect of the present invention set forth in Claim 1 is directed to a

method for facilitating the selection of at least one method of authentication for accessing a

restricted service. Notable features of the method of Claim 1 are presenting the registered

method of authentication as the method of authentication for access to the restricted service,

wherein the user is enabled to select a different method of authentication for access to the

restricted service without accessing the restricted service, and wherein the registered method

of authentication is presented as the method of authentication for subsequent attempts to

gain access to the restricted service without requiring subsequent re-registration of the

registered method, until such time as the user selects such different method of

authentication.

By virtue of these features, the user may be authenticated using the registered

method of authentication, or the user may select a different method of authentication to

access the restricted service. For example, the user may have registered a smartcard and

corresponding personal identification number (PIN) as the registered method of authentication for access to a financial account.[1] If the user does not have the smartcard or forgets the PIN, the user may select to be authenticated using a username and corresponding password. The user is able to make such a selection without accessing the financial account, which is desirable as the user cannot access the financial account because the user does not have the smartcard or corresponding PIN. The user accesses the financial account using the username and password, and then logs out of the financial account. Subsequently, when the user attempts to access the financial account, the user is presented with a request for the smartcard and corresponding PIN, thus, selecting to be authenticated using the username and password does not change the registered authentication method, i.e., the smartcard and PIN.

As understood by Applicants, *Yahoo!* relates to registration and sign-in processes for accessing personalized services. Apparently, *Yahoo!* teaches that a user is authenticated to access the personalized services with a username and a corresponding password, which are specified during a registration process. The username and password can be stored on the user's computer, so that the user does not have to manually enter this information each time the user is authenticated to access the personalized services. If the password is forgotten, the user is given an option to have the password sent to an alternate email address. Alternatively, the user is given an option to have a challenge question presented on the user's display screen, and if the user provides a correct answer in response,

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[1] The example(s) presented herein are intended for illustrative purposes only. Any details presented in the illustrative example(s) should not be construed to be limitations on the claims.

the password is displayed. In all cases, each time the user accesses the personalized services, the user is authenticated for access by providing the username and password.

Nothing has been found in *Yahoo!* that is believed to teach or suggest the step of "presenting the registered method of authentication ... wherein the user is enabled to select a different method of authentication for access to the restricted service without accessing the restricted service" much less "wherein the registered method of authentication is presented as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the registered method, until such time as the user selects such different method of authentication," as recited in Claim 1.

As understood by Applicants, *Hillhouse* relates to a method for re-securing cryptographic key data files according to different security processes. Apparently, FIG. 3 teaches that a user provides information used to authenticate the user to access a cryptographic key according to a first authorization method. If the user is successfully authenticated, the cryptographic key is accessed. The user then selects a second authentication method from a plurality of available authentication methods, and provides information for authenticating the user by the second authentication method. The cryptographic key is then re-secured according to the second authorization method, and stored along with corresponding key data. (*See* col. 6, lines 20-52). Accordingly, *Hillhouse* teaches that the user selects the second authentication method <u>after</u> the cryptographic key is accessed using the first authentication method.

Nothing has been found in *Hillhouse* that is believed to teach or suggest the step of "presenting the registered method of authentication ... wherein the user is enabled to select a different method of authentication for access to the restricted service without

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accessing the restricted service" much less "wherein the registered method of authentication is presented as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the registered method, until such time as the user selects such different method of authentication," as recited in Claim 1.

Applicants submit that a combination of *Yahoo!* and *Hillhouse*, assuming such combination would even be permissible, would fail to teach or suggest "presenting the registered method of authentication as the method of authentication for access to the restricted service, wherein the user is enabled to select a different method of authentication for access to the restricted service without accessing the restricted service, and wherein the registered method of authentication is presented as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the registered method, until such time as the user selects such different method of authentication," as recited in Claim 1.

Accordingly, Applicants submit that Claim 1 is patentable over the cited art, and respectfully request withdrawal of the rejection under 35 U.S.C. § 103(a). Independent Claims 5, 14-16, 19, and 21 include a feature similar to that discussed above. Therefore, those claims also are believed to be patentable for at least the same reasons as discussed above.

The other rejected claims in this application depend from one or another of the independent claims discussed above and, therefore, are submitted to be patentable for at least the same reasons. Because each dependent claim also is deemed to define an additional aspect of the invention, individual reconsideration of the patentability of each claim on its own merits is respectfully requested.

No petition to extend the time for response to the Office Action is deemed necessary for this Amendment. If, however, such a petition is required to make this Amendment timely filed, then this paper should be considered such a petition and the Commissioner is authorized to charge the requisite petition fee to Deposit Account 06-1205.

In view of the foregoing remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application.

Applicants' undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our below listed address.

Respectfully submitted,

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